

MARYLAND HOUSING FUND
Maryland Department of Housing and Community Development
100 Community Place, 3rd Floor
Crownsville, Maryland 21032
(410) 514-7316

APPLICATION FOR MORTGAGE INSURANCE

Mortgagee's Name and Address:	Property to be Insured:
	CDA Reservation Number:
<div style="display: flex; justify-content: space-between;"><div>Mortgagee's Authorized Representative: Name: _____ Phone: _____ E-Mail: _____</div><div>Title: _____ Fax: _____</div></div>	
Borrower's Name: Social Security Number:	Co-Borrower's Name: Social Security Number:
Type of First Mortgage Insurance Requested: () Purchase () Refinance Loan Term: _____ years Interest Rate: _____%	
Mortgage Amount: \$_____ Base Loan Amount \$_____ Finance Premium? () Yes () No Total Premium \$_____ Financed Premium \$_____ Cash Premium \$_____	
Secondary Financing/Funding To Be Used? () Yes () No If Yes, complete the following: <div style="margin-top: 5px;">1. () Loan () Grant Loan/Grant Amount \$_____ Interest Rate: _____% Pymt Amt \$_____ () Deferred () Amortizing Term _____ yrs Source: _____</div> <div style="margin-top: 5px;">2. () Loan () Grant Loan/Grant Amount \$_____ Interest Rate: _____% Pymt Amt \$_____ () Deferred () Amortizing Term _____ yrs Source: _____</div> <div style="margin-top: 5px;">3. () Loan () Grant Loan/Grant Amount \$_____ Interest Rate: _____% Pymt Amt \$_____ () Deferred () Amortizing Term _____ yrs Source: _____</div>	
The following must be submitted, in the order indicated below, with this Application: <div style="margin-top: 10px;">1. MHF Application for Mortgage Insurance signed by Lender; 2. Underwriting Certification; 3. Transmittal Summary (1008) 4. Borrower/Co-Borrower signed Initial & Final FNMA Uniform Residential Loan Application (1003); 5. Credit Report with credit score page(s); 6. Verification of Rental; 7. Income Verifications for all borrowers (VOE and/or 2 paystubs and 2 W2s); 8. Asset Verifications for all borrowers (VOD and/or 2 months bank statements); 9. Lender's request for use of Compensating Factors with documentation, if applicable; 10. Contract of Sale with Addendums; 11. Appraisal with Addendums – Note: Appraisal must be submitted via e-mail and a hard copy in file when submitted. Forward appraisal to: Squire@mdhousing.org. 12. Warranty of Completion of Construction, if applicable; 13. Condominium Certificate, if applicable; 14. Documentation on any Grants, Buy downs, Soft Seconds, Settlement Expense financing, etc. Note: MHF must have approved all forms of secondary financing/funding; 15. Good Faith Estimate 16. Any other documentation the Lender determines is needed.</div>	

The Mortgagee agrees that the insurance of the above mortgage is subject to the terms and conditions of the Master Policy and the Commitment/Certificate for Mortgage Insurance to be issued to the Mortgagee by the Maryland Housing Fund.



Signature of Mortgagee's Authorized Representative

Date